United States Bankruptcy Court Middle District of Pennsylvania

Lois-Jean Cescilia Benjamin

Debtor

In re:

Case No. 23-00404-MJC Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5 User: AutoDocke Page 1 of 3
Date Rcvd: Feb 28, 2023 Form ID: 309I Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by

the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 02, 2023:

Recip ID		
db	+ Lois-Jean Cescilia Benjamin, 5826 Decker Road, Bushkill, PA 18324-8866	
aty	+ Robert J Kidwell, III, Newman Williams, 712 Monroe Street, Stroudsburg, PA 18360-2131	
5524218	AMERICAN EXPRESS LEGAL, PO BOX 278, RAMSEY, NJ 07446-0278	
5524226	+ CITY OF NEW YORK PENSION FUND, 340 JAY STREET, BROOKLYN, NY 11201-2930	
5524230	+ DEPT OF ED/AIDVANTAGE, 1891 METRO CENTER DRIVE, RESTON, VA 20190-5287	
5524239	+ PROSPER MARKETPLACE INC. 101 2ND STREET FL 15, SAN FRANCISCO, CA 94105-3672	

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: VRubino@newmanwilliams.com	Date/Time	Recipient Name and Address
aty		Feb 28 2023 18:49:00	Vincent Rubino, Newman Williams Mishkin Corveleyn et al, 712 Monroe Street, PO Box 511, Stroudsburg, PA 18360-0511
tr	Email/Text: info@pamd13trustee.com	Feb 28 2023 18:49:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Feb 28 2023 18:49:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5524217	+ Email/PDF: bncnotices@becket-lee.com	Feb 28 2023 18:50:24	AMERICAN EXPRESS HEAD OFFICE, WORLD FINANCIAL CENTER, 200 VESEY STREET, NEW YORK, NY 10285-1000
5524219	+ EDI: TSYS2	Feb 28 2023 23:48:00	BARCLAYS BANK, PO BOX 8803, WILMINGTON, DE 19899-8803
5524220	+ EDI: TSYS2	Feb 28 2023 23:48:00	BARCLAYS BANK DELAWARE, 125 S WEST STREET, WILMINGTON, DE 19801-5014
5524221	Email/Text: cms-bk@cms-collect.com	Feb 28 2023 18:49:00	CAPITAL MANAGEMENT SVCS, 698 1/2 S OGDEN STEET, BUFFALO, NY 14206-2317
5524222	EDI: CAPITALONE.COM	Feb 28 2023 23:48:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5524223	+ Email/Text: jessicaoehrlein@cpcrecovery.com	Feb 28 2023 18:49:00	CENTRAL PORTFOLIO CONTROL INC, 10249 YELLOW CIRCLE DR STE 200, MINNETONKA, MN 55343-9111
5524225	EDI: CITICORP.COM	Feb 28 2023 23:48:00	CITI CARDS/CBNA, PO BOX 6241, SIOUX FALLS, SD 57117-6241
5524227	EDI: WFNNB.COM	Feb 28 2023 23:48:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5524228	EDI: WFNNB.COM	Feb 28 2023 23:48:00	COMENITY CAPITAL / BJS WHOLESALE, PO BOX 182120, COLUMBUS, OH 43218-2120

Form ID: 309I Total Noticed: 36 Date Rcvd: Feb 28, 2023 5524229 + EDI: WFNNB.COM Feb 28 2023 23:48:00 COMMENITY CAPITAL/OVERSTOCK, PO BOX 182120, COLUMBUS, OH 43218-2120 5524230 + EDI: MAXMSAIDV Feb 28 2023 23:48:00 DEPT OF ED/AIDVANTAGE, 1891 METRO CENTER DRIVE, RESTON, VA 20190-5287 EDI: DISCOVER.COM 5524231 Feb 28 2023 23:48:00 DISCOVER, PO BOX 30943, SALT LAKE CITY, UT 84130 EDI: AMINFOFP.COM 5524232 Feb 28 2023 23:48:00 FIRST PREMIER BANK, 3820 N LOUISE AVE, SIOUX FALLS, SD 57107-0145 5524233 + Email/Text: crdept@na.firstsource.com Feb 28 2023 18:49:00 FIRSTSOURCE ADVANTAGE, 205 BRYANT WOODS SOUTH, AMHERST, NY 14228-3609 5524224 EDI: JPMORGANCHASE Feb 28 2023 23:48:00 CHASE BANK, PO BOX 15298, WILMINGTON, DE 19850 + EDI: LENDNGCLUB 5524234 LENDING CLUB CORP, 71 STEVENSON ST, Feb 28 2023 23:48:00 SUITE 300, SAN FRANCISCO, CA 94105-2985 5524235 + Email/Text: bankruptcydpt@mcmcg.com MIDLAND CREDIT MGT, 2365 NORTHSIDE Feb 28 2023 18:49:00 DRIVE, SUITE 300, SAN DIEGO, CA 92108-2710 5524236 Email/Text: NCI_bankonotify@ncirm.com NATIONWIDE CREDIT INC, PO BOX 14581, Feb 28 2023 18:49:00 DES MOINES, IA 50306-3581 5524237 Email/PDF: ebnotices@pnmac.com Feb 28 2023 18:50:17 PENNYMAC LOAN SERVICES, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387 5524238 + Email/Text: pcabkt@phillips-cohen.com Feb 28 2023 18:49:00 PHILLIPS & COHEN ASSOC, 1002 JUSTISON STREET, WILMINGTON, DE 19801-5148 5524240 + EDI: RMSC.COM Feb 28 2023 23:48:00 SYNCB/HSN, 4125 WINDWARD PLAZA, ALPHARETTA, GA 30005-8738 5524241 + EDI: RMSC.COM SYNCB/PPC, PO BOX 965005, ORLANDO, FL Feb 28 2023 23:48:00 32896-5005 5524242 EDI: RMSC.COM Feb 28 2023 23:48:00 SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060 + EDI: CITICORP.COM 5524243 Feb 28 2023 23:48:00 THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497 5524244 Email/Text: bknotice@upgrade.com UPGRADE, 275 BATTER STREET 23RD Feb 28 2023 18:49:00 FLOOR, SAN FRANCISCO, CA 94111 Email/Text: edinkel@vikingservice.com 5524245 VIKING CLIENT SERVICES, PO BOX 59207, Feb 28 2023 18:49:00 MINNEAPOLIS, MN 55459-0207 5524246 + Email/PDF: DellBKNotifications@resurgent.com Feb 28 2023 18:50:16 WEBBANK/DFS, PO BOX 81607, AUSTIN, TX 78708-1607 + EDI: WFFC2 5524247 WELLS FARGO CREDIT SERVICES, PO BOX Feb 28 2023 23:48:00

User: AutoDocke

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TOTAL: 31

District/off: 0314-5

BYPASSED RECIPIENTS

14517, DES MOINES, IA 50306-3517

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

5524216 ##+ ALLTRAN FINANCIAL, PO BOX 610, SAUK RAPIDS, MN 56379-0610

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

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Date Rcvd: Feb 28, 2023 Form ID: 309I Total Noticed: 36

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 02, 2023	Signature:	/s/Gustava Winters	

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 28, 2023 at the address(es) listed below:

Name Email Address

Jack N Zaharopoulos

TWecf@pamd13 trustee.com

Robert J Kidwell, III

on behalf of Debtor 1 Lois-Jean Cescilia Benjamin rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Debtor 1 Lois-Jean Cescilia Benjamin

Ihoch muth@new man williams.com; med an iels@new man williams.com; lbeaton@new man williams.com; rkidwell@new man williams

com; swiggins@newman williams.com

TOTAL: 4

Information to identify the case:						
Debtor 1:	Lois-Jean Cescilia Benjamin	Social Security number or ITIN: xxx-xx-3465				
	First Name Middle Name Last Name	EIN:				
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:				
United States Bank	ruptcy Court: Middle District of Pennsylvania	Date case filed for chapter: 13 2/27/23				
Case number:	5:23-bk-00404-MJC					

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pace-uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

1	Debtor's full name	About Debtor 1: Lois-Jean Cescilia Benjamin	About Debtor 2:
2.	All other names used in the last 8 years	aka Lois-Jean Cescilia King-Benjamin, aka Lois-Jean Benjamin, aka Lois Jean C. King, aka Lois-Jean C. Benjamin	
3.	Address	5826 Decker Road Bushkill, PA 18324–7934	
4.	Debtor's attorney Name and address	Vincent Rubino Newman Williams Mishkin Corveleyn et al 712 Monroe Street PO Box 511 Stroudsburg, PA 18360–0511	Contact phone 570 421–9090 Email: VRubino@newmanwilliams.com
5.	Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717–566–6097 Email: info@pamd13trustee.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov.	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831–2500 Date: 2/28/23

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 1

13. Discharge of debts

7. Meeting of creditors Location: Debtor/Counsel: you will be emailed 6 days prior to the meeting date with the Debtors must attend the meeting to April 10, 2023 at 09:00 AM (by video conf.) be questioned under oath. In a joint Zoom link details. case, both spouses must attend. The meeting may be continued or adjourned to a later date. If Any other party wishing to appear: You must email the Trustee's Office at Creditors may attend, but are not so, the date will be on the court docket. required to do so. info@pamd13trustee.com prior to the meeting and you will be emailed *** Valid photo identification and proof of social security number are required *** instructions. 8. Deadlines Filing deadline: 6/9/23 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any You must file: required filing fee by the following a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or deadlines. a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 5/8/23 (except governmental units): Filing deadline: 8/26/23 Deadline for governmental units to file a proof of Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. Deadline to object to exemptions: Filing deadline: 30 days after the The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you conclusion of the meeting of creditors may file an objection. The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately. 9. Filing of plan If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any 10. Creditors with a foreign address questions about your rights in this case. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the bankruptcy case plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed 12. Exempt property to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pace-uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt.

However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan

are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to

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exemptions in line 8.